Case 15-80357	Doc 1	Filed 02/13/15	Entered 02/13/15 11:09:07	Desc Main
1 (Official Form 1) (04/13)		Document	Page 1 of 47	

B1 (Official Form 1) (04/13)	Document	Page 1 d	of 47		
	s Bankruptcy C District of Illin			Voluntai	y Petition
Name of Debtor (if individual, enter Last, First, Middle): Braithwaite, Edward D.		Name of Joint	Debtor (Spouse) (Last, Fi	rst, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None			nes used by the Joint Debt ed, maiden, and trade nam	•	TS .
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. ((if more than one, state all): 8405	ITIN) No./Complete EI	N Last four digits (if more than o	s of Soc. Sec. or Individual ne, state all):	-Taxpayer I.D. (IT	TIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State 5918 Fox Lake Road	2)	Street Address	s of Joint Debtor (No. and	Street, City, and St	tate
McHenry, IL	ZIPCODE 60051	1			ZIPCODE
County of Residence or of the Principal Place of Busines	s:	County of Res	sidence or of the Principal	Place of Business:	-
Mchenry Mailing Address of Debtor (if different from street addre	ss):	Mailing Addre	ess of Joint Debtor (if diffe	erent from street ad	ldress):
	ZIPCODE	_			ZIPCODE
Location of Principal Assets of Business Debtor (if differ	rent from street address	above):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) Health Care Busine Single Asset Real I 11 U.S.C. § 101 (5 Railroad Stockbroker Commodity Broker Clearing Bank Other	Estate as defined in 1B)		ankruptcy Code to is Filed (Check Chapter 15 I Recognition Main Proce Chapter 15 I Recognition Nonmain Pr	e one box) Petition for of a Foreign eding Petition for of a Foreign
Chapter 15 Debtors	Tax-Exempt (Check box, if a			ature of Debts Check one box)	
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is a tax-ex under Title 26 of to Code (the Internal		Debts are primarily debts, defined in 1 §101(8) as "incurre individual primaril personal, family, o household purpose	r consumer 1 U.S.C. ed by an y for a	Debts are primarily business debts.
Filing Fee (Check one box) Full Filing Fee attached	•	☐ De	Chapter 1: one box: ebtor is a small business as	defined in 11 U.S.	
☐ Filing Fee to be paid in installments (applicable to in signed application for the court's consideration certify to pay fee except in installments. Rule 1006(b). See☐ Filing Fee waiver requested (applicable to chapter 7 in the state of	ttach nable Check in Det insi	if: tor's aggregate noncontingen ders or affiliates) are less than 4/01/16 and every three years all applicable boxes	t liquidated debts (exc \$2,490,925 (amount thereafter).	cluding debts owed to	
attach signed application for the court's consideratio		$\begin{array}{c c} \mathbf{A} & & \mathbf{A} & \mathbf{A} \\ \mathbf{B} & \mathbf{A} & \mathbf{C} \end{array}$	plan is being filed with this ceptances of the plan were sses of creditors, in accord	solicited prepetiti	on from one or more .C. § 1126(b).
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded distribution to unsecured creditors.		s paid, there will be	no funds available for		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1,000- 5,000 5,001- 10,000	10,001- 25,000	25,001- 50,000 50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 to \$1 to million m	1,000,001 \$10,000,001 \$10 to \$50 illion million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,00 to \$500 million		
\$50,000 \$100,000 \$500,000 to \$1	1,000,001 \$10,000,001 \$10 to \$50 illion million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,00 to \$500 to \$1 billion		

B1 (Official Ta	a se 1)5,0803 57 Doc 1 Filed 02/13/1		07 Desc Main Page
Voluntary P	etition be completed and filed in every case)	Page of Bebtof _{(s):} Edward D. Braithwaite	
(This page musi o	All Prior Bankruptcy Cases Filed Within Last 8 Year		
Location Where Filed:	NONE	Case Number:	Date Filed:
Location Where Filed:	N.A.	Case Number:	Date Filed:
	ling Bankruptcy Case Filed by any Spouse, Partner or Af	<u> </u>	<u> </u>
Name of Debtor:	NONE	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	Exhib (To be completed if de	
10K and 10Q) w	d if debtor is required to file periodic reports (e.g., forms with the Securities and Exchange Commission pursuant to d) of the Securities Exchange Act of 1934 and is requesting er 11)	whose debts are primar I, the attorney for the petitioner named in the have informed the petitioner that [he or should be a continuous for the petitioner that the pe	the foregoing petition, declare that I e] may proceed under chapter 7, 11,
		available under each such chapter. I fur debtor the notice required by 11 U.S.C. § 3	
Exhibit A	is attached and made a part of this petition.	X Signature of Attorney for Debtor(s)	Date
Exhibit If this is a joint p	ed by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made a	part of this petition.	hibit D.)
	Information Reg	arding the Debtor - Venue	
□	(Check ar Debtor has been domiciled or has had a residence, principreceding the date of this petition or for a longer part of s		District for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, §	general partner, or partnership pending in this D	District.
	Debtor is a debtor in a foreign proceeding and has its prin has no principal place of business or assets in the United this District, or the interests of the parties will be served	States but is a defendant in an action or proceed	
	Certification by a Debtor Who Resi (Check all ap	ides as a Tenant of Residential Prop	erty
	Landlord has a judgment against the debtor for possessio	,	lete the following.)
	(Name of	landlord that obtained judgment)	
	(Address	of landlord)	
	Debtor claims that under applicable nonbankruptcy law, entire monetary default that gave rise to the judgment for		
	Debtor has included in this petition the deposit with the c filing of the petition.	court of any rent that would become due during	the 30-day period after the
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).	

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B1 (Official Form 1) (04/13) DOCUMENT	Page 3 of 47 Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Edward D. Braithwaite
Signa	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.	
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	(Check only one box.)
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 of title 11 are attached.
	Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Edward D. Braithwaite	
Signature of Debtor	X
XSignature of Joint Debtor	(Signature of Foreign Representative)
Signature of Joint Debtor	
	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
02/13/2015	
Date	(Date)
Signature of Attorney* X /s/ James T Magee Signature of Attorney for Debtor(s) _JAMES T MAGEE 1729446 Printed Name of Attorney for Debtor(s)	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if
Magee, Negele & Associates, P.C. Firm Name 444 North Cedar Lake Road Address Round Lake, Illinois 60073	rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
,	Printed Name and title, if any, of Bankruptcy Petition Preparer
	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests relief in accordance with the chapter of title 11,	Date
United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
XSignature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is
Printed Name of Authorized Individual	not an individual: If more than one person prepared this document, attach additional sheets
Title of Authorized Individual	conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

2. 2 (e.m. 1 e.m. 1, 2.m. 2) (12 e)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Edward D. Braithwaite	Case No.
_	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.
- □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Edward D. Braithwaite

EDWARD D. BRAITHWAITE

Date: 02/13/2015

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Edward D. Braithwaite	Case No
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Desc Main

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C -Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Time Share			10,000.00	12,146.00
Cabo, Mexico				
			10.000.00	

(Report also on Summary of Schedules.)

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Desc Main

In re __Edward D. Braithwaite

ase No.		
	(If know	n)

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Deposits of Money (Chase Bank #3871) [Held as convenience account for Vanessa Torres] Deposits of Money (Chase Bank #0307) (Daughter's Account)		200.00 54.00
Security deposits with public utilities, telephone companies, landlords, and others. Household goods and furnishings, including audio, video, and computer equipment. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc,	X	Couch, Television and Bedroom Set Kitchen Utensils, Kitchen Table and Chairs		425.00 60.00
and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry.	X	Wearing Apparel		100.00
8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X	Home Computer		50.00
10. Annuities. Itemize and name each issuer. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	XX	401(k) Plan (American Funds) IRA (Janus)		15,320.00 13,206.00

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In re	Edward D. Braithwaite	Case No
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
Stock and interests in incorporated and unincorporated businesses. Itemize.		J. A. Heating & Air, Inc. (Debts exceed Assets)		0.00	
14. Interests in partnerships or joint ventures. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable.	X				
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Chevrolet Suburban (145,000 miles) 2007 Chevrolet Van (120,000 miles)		2,500.00 3,500.00	
26. Boats, motors, and accessories.		2003 - 28ft. Formula 280ss Boat		40,000.00	
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplies used in business.		Tools of Trade		1,000.00	

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In re	Edward D. Braithwaite	Case No
	Dobtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		0 continuation sheets attached Tot	al	\$ 76.415.00

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(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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Document	Page 11 of 47

In re	Edward D. Braithwaite	Case No.	
	Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions	to which	debtor	is entitled	under:
(Check one box)				

11 U.S.C. § 522(b)(2)	
0 ()()	

11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675*.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Deposits of Money (Chase Bank #3871) [Held as convenience account for Vanessa Torres]	735 I.L.C.S 5§12-1001(b)	0.00	200.00
Couch, Television and Bedroom Set	735 I.L.C.S 5§12-1001(b)	425.00	425.00
Kitchen Utensils, Kitchen Table and Chairs	735 I.L.C.S 5§12-1001(b)	60.00	60.00
Wearing Apparel	735 I.L.C.S 5§12-1001(a)	100.00	100.00
Home Computer	735 I.L.C.S 5§12-1001(b)	50.00	50.00
401(k) Plan (American Funds)	735 I.L.C.S 5§12-1006	100% of FMV	15,320.00
IRA (Janus)	735 I.L.C.S 5§12-1006	100% of FMV	13,206.00
J. A. Heating & Air, Inc. (Debts exceed Assets)	735 I.L.C.S 5§12-1001(b)	0.00	0.00
2004 Chevrolet Suburban (145,000 miles)	735 I.L.C.S 5§12-1001(c)	2,400.00	2,500.00
2007 Chevrolet Van (120,000 miles)	735 I.L.C.S 5§12-1001(b)	3,411.00	3,500.00
2003 - 28ft. Formula 280ss Boat	735 I.L.C.S 5§12-1001(b)	0.00	40,000.00
Tools of Trade	735 I.L.C.S 5§12-1001(d)	1,000.00	1,000.00
Time Share	735 I.L.C.S 5§12-1001(b)	0.00	10,000.00
Deposits of Money (Chase Bank #0307) (Daughter's Account)	735 I.L.C.S 5§12-1001(b)	54.00	54.00

^{*}Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form 6D) (12/07)

In re _	Edward D. Braithwaite	······································	Case No.		
	Debtor			(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1000			Lien: Boat Loan					13,857.00
Santander P. O. Box 961245 Ft Worth, TX 76161			Security: 2003 - 28ft. Formula 280ss Boat				53,857.00	,
			VALUE \$ 40,000.00					
ACCOUNT NO. 6875			Lien: Time Share Loan					2,146.00
Villa Group c/o Monterey Collection 4095 Avenida De La Oceanside, CA 92056			Security: Time Share				12,146.00	,
			VALUE \$ 10,000.00					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached				Sub	tota	1≽	\$ 66,003.00	\$ 16,003.00
continuation sheets attached			(Total o	f thi	is pa	ige)		,

(Use only on last page) (Report also on

66,003.00

Total >>

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

16,003.00

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B6E (Official Form 6E) (04/13)

In re	Edward D. Braithwaite	,	Case No.	
	Debtor		(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

____ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*}Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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Page 14 of 47 Document B6E (Official Form 6E) (04/13) - Cont. Edward D. Braithwaite Case No. Debtor (if known) Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

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* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

O continuation sheets attached

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		Document	Page 15 of 47	

B6F (Official Form 6F) (12/07)

In re	Edward D. Braithwaite	 Case No.		
	Debtor		(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3405 American Family Insurance c/o Credit Collection Services Two Wells Avenue Newton, MA 02459			Balance on Account				91.45
ACCOUNT NO. 2884 Boatpix.com, Inc. c/o NCO Financial Systems 14002 East 21st, #500 Tulsa, OK 74134			Balance on Account				525.00
ACCOUNT NO. 2002 Citibank 701 East 60th Street N Sioux Falls, SD 57104			Balance on Business Account				69,102.00
ACCOUNT NO. 2002 Citibank N.A. c/o Northland Group, Inc. P. O. Box 390905 Minneapolis, MN 55439	•						Notice Only

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edward D. Braithwaite	, Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3071 Commonwealth Edison c/o Credit Collection Services Two Wells Avenue Newton, MA 02459	_		Balance on Account				525.78
ACCOUNT NO. 37N1 Dennis Brightwell MD SC c/o Acct Recovery Svc 5183 Harlem Road Loves Park, IL 61111			Balance on Account				380.00
ACCOUNT NO. Elmhurst Anesthesia c/o Medical Business Bureau 1460 Renaissance Drive Park Ridge, IL 60068			Balance on Account				2,375.00
ACCOUNT NO. 0529 Elmhurst Outpatient Surgery c/o Merchants Credit 223 W Jackson Blvd, #400 Chicago, IL 60606			Balance on Account				769.44
ACCOUNT NO. 4391 Elmhurst Outpatient Surgery Ctr 1200 South York Road, #1400 Elmhurst, IL 60126							Notice Only
Sheet no. 1 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal> \$ 4,050.22							

Nonpriority Claims

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edward D. Braithwaite	, Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Fox Lake Fire Protection Dist. c/o Merchants Credit 223 W Jackson Blvd., #400 Chicago, IL 60606			Balance on Account				1,680.00
ACCOUNT NO. 7758 Lake County Health Dept. 3010 Grand Avenue Waukegan, IL 60085-2321			Balance on Account				429.00
ACCOUNT NO. McHenry County c/o Arnold Harris 111 West Jackson Blve Chicago, IL 60604			Balance on Account				720.00
ACCOUNT NO. 2014 Metro Self Storage -GL c/o Transworld Systems, Inc. 507 Prudential Road Horsham, PA 19044			Balance on Business Account				416.76
ACCOUNT NO. 4099 Moraine Emerg/Pendrick Capital c/o West Asset Management, Inc. P. O. Box 790113 St. Loius, MO 63179-0113							Notice Only
Sheet no. 2 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal \$ 3,245.76 Total \$ \$							

Nonpriority Claims

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Edward D. Braithwaite	, Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Moraine Emergency Physicians c/o Commonwealth Fin 245 Main Street Dickson City, PA 18519			Balance on Account				1,373.00
ACCOUNT NO. 0151 Moraine Emergency Physicians P. O. Box 37847 Philadelphia, PA 19101-7847							Notice Only
ACCOUNT NO. 5261 Northwestern Lake Forest ER 75 Remittance Drive, #1951 Chicago, IL 60675			Balance on Account				260.80
ACCOUNT NO. 094E Northwestern Medical Group 26609 Network Place Chicago, IL 60673-1266			Balance on Account				569.00
ACCOUNT NO. 3960 Novamed Surgery Ctr-RF c/o Kansas Counselors, Inc. P. O. Box 14765 Shawnee Mission, KS 66285-4765			Balance on Account				278.30
Sheet no. 3 of 6 continuation sheets att to Schedule of Creditors Holding Unsecured Nonpriority Claims	ached	l		Sub	tota otal		\$ 2,481.10 \$

Total > | \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edward D. Braithwaite	, Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9971 Oral Maxillofacial Surgeons c/o Choice Recovery 1550 Old Henderson Road Columbus, OH 43220			Balance on Account				122.00
ACCOUNT NO. 9243 Real Time Resolutions, inc. P. O. Box 35888 Dallas, TX 75235-0888			Balance on Account				23,145.87
ACCOUNT NO. 6715 Richard J. Nakon & Assoc. 121 East Liberty Street, #3 Wauconda, IL 60084			Balance on Business Account				75.00
ACCOUNT NO. 1008 TEC Ambulance Inc. c/o NW Collector 3601 Algonquin Road, #23 Rolling Meadows, IL 60008			Balance on Account				745.00
ACCOUNT NO. 1628 Temperature Equipment Corp. c/o Michael Davis Weis P. O. Box 1166 Northbrook, IL 60065	X		Judgment on Business Account				61,658.46
Sheet no. 4 of 6 continuation sheets a to Schedule of Creditors Holding Unsecured Nonpriority Claims	ttached	I		Sub	tota Total		\$ 85,746.33 \$

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

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In re	Edward D. Braithwaite	, Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

ACCOUNT NO. 5-DY The Hartford c/o RMS P. O. Box 280431 East Hartford, CT 06128-0431 ACCOUNT NO001 Timm & Garfinkel, LLC Atttorneys at Law 770 Lake Cook Road, #150 Deerfield, IL 60015 Balance on Business X Balance on Business		7,433.70
Timm & Garfinkel, LLC Atttorneys at Law 770 Lake Cook Road, #150 Deerfield, IL 60015 ACCOUNT NO. 8514 Balance on Business	Account	700.00
c/o RMS P. O. Box 280431 East hartford, CT 06128-0431	Account	40.00
ACCOUNT NO. 3-M1 Travelers Indemnity Co. c/o RMS P. O. Box 26446 Richmond, VA 23233 Balance on Business X	Account	281.50
ACCOUNT NO. 26UB Travelers Insurance c/o Verliance, Inc. 43525 Ridge Park Dr., #300 Temecula, CA 92590		Notice Only

Nonpriority Claims

Total > \$

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Edward D. Braithwaite	, Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8905 Walter I Fried Phd Md c/o Armor Systems 1700 Kiefer Drive, #1 Zion, IL 60099			Balance on Account				1,111.00
ACCOUNT NO.							
ACCOUNT NO.	•						
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total≯

174,808.06

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Edward D. Braithwaite	Case No.	
	Debtor	_	(if known)
	SCHEDULE G - EXECUTORY CONTRAC	CTS AND UN	EXPIRED LEASES
name	Describe all executory contracts of any nature and all unexpire enature of debtor's interest in contract, i.e., "Purchaser," "Agent," e es and complete mailing addresses of all other parties to each lease cracts, state the child's initials and the name and address of the child's dian." Do not disclose the child's name. See 11 U.S.C. § 112 and F	tc. State whether deb or contract described. s parent or guardian, s	tor is the lessor or lessee of a lease. Provide the If a minor child is a party to one of the leases or such as "A.B., a minor child, by John Doe,

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re _	Edward D. Braithwaite	Case No.		
	Debtor		(if known)	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
J. A. Heating & Air, Inc. Grayslake, Illinois	Temperature Equipment Corp. c/o Michael Davis Weis P. O. Box 1166 Northbrook, IL 60065 The Hartford c/o RMS P. O. Box 280431 East Hartford, CT 06128-0431 Travelers c/o RMS P. O. Box 280431 East hartford, CT 06128-0431
	Travelers Indemnity Co. c/o RMS P. O. Box 26446 Richmond, VA 23233 Timm & Garfinkel, LLC Atttorneys at Law 770 Lake Cook Road, #150 Deerfield, IL 60015

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Fill in this information to identify	your case:					
E1 1D D '4	•,					
Debtor 1 Edward D. Braith	Waite Middle Name	Last Name				
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name				
	Northorn	District of IL				
United States Bankruptcy Court for the:		District of	_			
Case number (If known)				Check if th		
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Official Form B 6I				MM / DD	/ YYYY	
Schedule I: You	ır Income					12/13
Be as complete and accurate as posupplying correct information. If you are separated and your spou separate sheet to this form. On the	ou are married and not fil se is not filing with you, top of any additional pa	ling jointly, and yo do not include info	ur sp orma	ouse is living with yearion about your spou	ou, include information ise. If more space is ne	about your spouse. eded, attach a
1. Fill in your employment information.		Debtor 1			Debtor 2 or non-fili	ng spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employe	ed		Employed Not employed	
Include part-time, seasonal, or self-employed work.	Occupation	Unemployed				
Occupation may Include student or homemaker, if it applies.	·					
	Employer's name					
	Employer's address					
		Number Street			Number Street	
						
						
		City	Stat	e ZIP Code	City	State ZIP Code
	How long employed the	ere?				
Part 2: Give Details About	Monthly Income					
Estimate monthly income as of spouse unless you are separated. If you or your non-filing spouse habelow. If you need more space, at	ave more than one employ	er, combine the info	Ū			
, , , , , , , , , , , , , , , , , , , ,		-		For Debtor 1	For Debtor 2 or non-filing spouse	
List monthly gross wages, sala deductions). If not paid monthly,			2.	\$0.00	N.A.	
3. Estimate and list monthly over	time pay.		3.	+\$0.00	+ \$N.A.	

4. Calculate gross income. Add line 2 + line 3.

0.00

N.A.

\$_

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Edward D. Braithwaite

Debtor 1

First Name Middle Name Last Name Case number (if known)______

			For I	Debtor 1			otor 2 or na spouse		
Co	oy line 4 here	→ 4.	\$	0.00		\$	N.A.		
	all payroll deductions:			0.00			N.A.		
	. Tax, Medicare, and Social Security deductions	5a.	\$	$\frac{0.00}{0.00}$		\$	N.A.		
	Mandatory contributions for retirement plans	5b.	\$	0.00		\$	N.A.		
	Voluntary contributions for retirement plans	5c.	\$	0.00		\$	N.A.		
5d	Required repayments of retirement fund loans	5d.	\$	0.00		\$	N.A.		
	. Insurance	5e.	\$	0.00		\$	N.A.		
5f.	Domestic support obligations	5f.	\$	0.00		\$	N.A.		
5g	. Union dues	5g.	\$			\$			
5h	. Other deductions. Specify:	5h.	+ \$	0.00	+	\$	N.A.		
. A c	ld the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	0.00		\$	N.A.		
Ca	Iculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00		\$	N.A.		
Lis	t all other income regularly received:								
8a	Net income from rental property and from operating a business, profession, or farm								
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00		\$	N.A.		
8t	. Interest and dividends	8b.	\$	0.00		\$	N.A.		
80	. Family support payments that you, a non-filing spouse, or a dependence regularly receive	ent	*						
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00		\$	N.A.		
8d	. Unemployment compensation	8d.	\$	0.00		\$	N.A.		
86	Social Security	8e.	\$	0.00		\$	N.A.		
8f	Other government assistance that you regularly receive								
	Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	nce	\$	0.00		\$	N.A.		
	Specify:	8f.							
80	Pension or retirement income	8g.	\$	0.00		\$	N.A.		
01	Other menthly income Specify	-		0.00		-	N.A.		
	. Other monthly income. Specify:	OII.	+\$		+	\$			
A	Id all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	0.00		\$	N.A.		
	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	0.00	+	\$	N.A.	= s	(
			<u> </u>		<u> </u>			<u> </u>	
Inc	te all other regular contributions to the expenses that you list in Sche lude contributions from an unmarried partner, members of your household, er friends or relatives.			nts, your roo	mmate	s, an	d		
Do	not include any amounts already included in lines 2-10 or amounts that are	not a	vailable t	to pay expe	nses lis	ted ir	Schedule J.		
	ecify:							+ \$	(
	d the amount in the last column of line 10 to the amount in line 11. The	e resul	t is the c	ombined m	onthly i	റ്റേന	e.		
	te that amount on the Summary of Schedules and Statistical Summary of C				•			Combi	
3. D	you expect an increase or decrease within the year after you file this	form?	?					month	ту іпсо
Ī	Yes. Explain: Debtor is actively seeking employment.								

	Bodament	- age 20 0. 17			
Fill in this information to identify you	r case:				
Debtor 1 Edward D. Braithwai		Check if this is	c·		
First Name Debtor 2	Middle Name Last Name				
	Middle Name Last Name	An amende		-	petition chapter 13
United States Bankruptcy Court for the:	Northern District of			he following	
Case number		MM / DD / Y	YYYY	_	
(If known)		A separate	e filing	for Debtor 2	because Debtor 2
Official Form B 6J		maintains a	a sepa	rate housel	nold
Schedule J: Your	Expenses				12/13
Be as complete and accurate as possii information. If more space is needed, a (if known). Answer every question.					_
Part 1: Describe Your Housel	nold				
1. Is this a joint case?					
No. Go to line 2. Yes. Does Debtor 2 live in a sepa	arate household?				
Yes. Debtor 2 must file a	separate Schedule J.				
2. Do you have dependents?	No	Dependent's relationship to	D	nondont'o	Does dependent live
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	ag	ependent's je	with you?
Do not state the dependents'		daughter	14	1	X No
names.					Yes
					∐ No ☐ Yes
					No
					Yes
					No
					Yes
					No
					Yes
3. Do your expenses include expenses of people other than yourself and your dependents?	No Yes				
Davido Fatimata Vana Omerica					
Part 2: Estimate Your Ongoing					
Estimate your expenses as of your bar expenses as of a date after the bankru applicable date.		•		•	•
Include expenses paid for with non-ca	sh government assistance if you	know the value			
of such assistance and have included	•			Your exper	nses
The rental or home ownership experience any rent for the ground or lot.	enses for your residence. Include	first mortgage payments and	4.	\$	995.00
If not included in line 4:					
4a. Real estate taxes			4a.	\$	0.00
4b. Property, homeowner's, or rente	er's insurance		4b.	\$	0.00
4c. Home maintenance, repair, and	upkeep expenses		4c.	\$	0.00
4d. Homeowner's association or cor	ndominium dues		4d.	\$	0.00

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Debtor 1

Edward D. Braithwaite First Name Last Name

Case number (if known)_

		Your expenses	
5. Additional mortgage payments for your residence, such as home equity loans	5 .	\$0	.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$.00
6b. Water, sewer, garbage collection	6b.	\$.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 250	.00
6d. Other. Specify:	6d.	\$.00
7. Food and housekeeping supplies	7.	\$ 500	.00
8. Childcare and children's education costs	8.	0	00
9. Clothing, laundry, and dry cleaning	9.	\$ 125	.00
D. Personal care products and services	10.	\$ 0	00
Medical and dental expenses	11.	\$ 150	00
Transportation. Include gas, maintenance, bus or train fare.		£ 100	በበ
Do not include car payments.	12.	\$	
Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0	.00
Charitable contributions and religious donations	14.	\$0	00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 			
15a. Life insurance	15a.	\$ 0	.00
15b. Health insurance	15b.	\$ 0	.00
15c. Vehicle insurance	15c.	\$ 210	.00
15d. Other insurance. Specify:	15d.	\$0	.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$0	00
	10.		
Installment or lease payments:		0	.00
17a. Car payments for Vehicle 1	17a.	\$0	00
17b. Car payments for Vehicle 2 Other Specify: Bankruptcy Attorneys Fees	17b.	\$200	00
176. Other. Specify.	17c.	\$	00
17d. Other. Specify:	17d.	\$	
Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$.00
nom your pay on time of conceane if your means (official Form 2 off.			
Other payments you make to support others who do not live with you.	40	. 0	.00
Specify:	19.	\$	
O. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inc.	ome.	^	00
20a. Mortgages on other property	20a.	Ψ	$\frac{00}{00}$
20b. Real estate taxes	20b.	Φ	$\frac{00}{00}$
20c. Property, homeowner's, or renter's insurance	20c.	Ψ	.00
20d. Maintenance, repair, and upkeep expenses	20d.	Ψ	00
20e. Homeowner's association or condominium dues	20e.	\$0	.00

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Pebtor 1	Edward D. Braithwaite First Name Middle Name Last Name Case nur	mber (if known)		
1. Other. Sp	pecify:	21.	+\$	0.00
	nthly expenses. Add lines 4 through 21. is your monthly expenses.	22.	\$	2,530.00
	your monthly net income. y line 12 (your combined monthly income) from Schedule I.	23a.	\$	0.00
	y your monthly expenses from line 22 above.	23a. 23b.	-\$	2,530.00
	tract your monthly expenses from your monthly income. result is your monthly net income.	23c .	\$	-2,530.00
For examp	spect an increase or decrease in your expenses within the year after you file this follow, do you expect to finish paying for your car loan within the year or do you expect you payment to increase or decrease because of a modification to the terms of your mortgage.	r		
No. X Yes.	Explain here: Debtor's parents are paying rent and helping Debtor to meed budget ur	ntil employed		

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Edward D. Braithwaite	 Case No.		
	Debtor			
		Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 10,000.00		
B – Personal Property	YES	3	\$ 76,415.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 66,003.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$ 174,808.06	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 0.00
J - Current Expenditures of Individual Debtors(s)	YES	3			\$ 2,530.00
ТОТ	TAL	22	\$ 86,415.00	\$ 240,811.06	

Official Case 1-5/800951/Surpose 112/14 lled 02/13/15 Entered 02/13/15 11:09:07 Desc Main United States Bank 10ptcy Court Northern District of Illinois

In re	Edward D. Braithwaite	Case No.	
	Debtor		
		Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ N.A.
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ N.A.
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ N.A.
Student Loan Obligations (from Schedule F)	\$ N.A.
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ N.A.
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ N.A.
TOTAL	\$ N.A.

State the Following:

Average Income (from Schedule I, Line 12)	\$ N.A.
Average Expenses (from Schedule J, Line 22)	\$ N.A.
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ N.A.

State the Following:

9		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ N.A.
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ N.A.	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ N.A.
4. Total from Schedule F		\$ N.A.
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ N.A.

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Page 31 of 47 Document B6 (Official Form 6 - Declaration) (12/07) Edward D. Braithwaite In re Case No. (If known) **Debtor** DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date 02/13/2015 /s/ Edward D. Braithwaite Signature: Debtor Not Applicable (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. Printed or Typed Name and Title, if any, (Required by 11 U.S.C. § 110.) of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP _____[the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor or an authorized agent of the partnership] of the in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

[Print or type name of individual signing on behalf of debtor.]

$_{\mathrm{B7\,(Official\,Form\,7)}(04/\mathrm{B3})}^{\mathrm{B7\,(Official\,Form\,7)}(04/\mathrm{B3})}}80357$ Doc 1 Filed 02/13/15 Entered 02/13/15 11:09:07 Desc Main UNIT**PDF STAT** ES **FBANKERÚ P**TCY COURT

Northern District of Illinois

In Re	Edward D. Braithwaite	Cas	se No.	
			(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE
2015	\$ zero	Employment
2014	\$ TBD	Employment [Tax Accounting Pending]
2013	\$ TBD	Employment [Tax Accounting Pending]

	2.	Income other than from employment or operation of business
None		State the amount of income received by the debtor other than from employment, trade, profession, or operation

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF

PAYMENTS PAID

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*)any payments that were made to a creditor on account of a domestic support obligation or as part of an alternativerepayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT

AMOUNT STILL OWING

AMOUNT STILL

OWING

^{*}Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after date of adjustment.

3

None X c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT PAID AMOUNT STILL AND RELATIONSHIP TO DEBTOR PAYMENTS OWING 4. Suits and administrative proceedings, executions, garnishments and attachments None List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NATURE OF PROCEEDING CAPTION OF SUIT COURT OR STATUS OR AND CASE NUMBER AGENCY AND LOCATION DISPOSITION Temperature Equipment Collection on Account Circuit Court of Cook Judgment Entered Corporation, et al. v. County, Illinois J.A. Heating & Air, Inc.,

None

et al.

Case No. 14 L 1628

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

B7 (Official Form 7) (04/13)

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

James T Magee \$800.00

Magee, Negele & Associates, P.C.

444 North Cedar Lake Road Round Lake, Illinois 60073 Payor: Debtor

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

M

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY OR
DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

First Midwest Bank Checking Account March, 2014

Closing Balance: \$(-2,128.88)

B7 (Official Form 7) (04/13)

6

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF AMOUNT OF

SETOFF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

171 East Big Horn Drive Hainesville, Illinois

Same Name

to 11/2014

Case 15-80357

16. Spouses and Former Spouses

Doc 1

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

	18. N	ature, location and name of business
None	а	If the debtor is an individual list the names addresses taxpayer identification numbers nature of the

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

ADDRESS

NAME LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL

OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN NATURE OF BUSINESS BEGINNING AND

ENDING DATES

J.A. Heating & Air,

H-VAC Business

Ceased Active Business 11/2013

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11

None

NAME

U.S.C. § 101.

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

02/13/2015

Date

Signature of Debtor

/s/ Edward D. Braithwaite

EDWARD D. BRAITHWAITE

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for

compensation and have provided the debtor with a copy of this document and the no rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a n have given the debtor notice of the maximum amount before preparing any documer in that section.	naximum fee for services chargeable by bankruptcy petition preparers, I
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, partner who signs this document.	and social security number of the officer, principal, responsible person, or
Address	
X	
Signature of Bankruptcy Petition Preparer	Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

B8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Edward D. Braithwaite			
In re			Case No.	
111 10	Debtor	,	Cuse 110.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Santander	Describe Property Securing Debt: 2003 - 28ft. Formula 280ss Boat
Property will be (check one):	
☐ Surrendered	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
Reaffirm the debt	
Other. Explain <u>retain, keep current</u>	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Dranarty is (check and)	
Property is (check one): Claimed as exempt	Not claimed as exempt
E Claimed as exempt	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name: Villa Group	Describe Property Securing Debt: Time Share
Property will be (check one):	
Surrendered	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	```
Property is (check one):	
☐ Claimed as exempt ☑	Not claimed as exempt

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Property		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
		•
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
0 continuation sheets attached (if an	ny)	•
I declare under penalty of perjury that Estate securing debt and/or personal pi		
Estate securing debt and/or personal pr	operty subject to an unexpired lease.	•
Date: 02/13/2015	/s/ Edward D. Braith	nwaite
Date: <u>92/13/2</u> 010	Signature of Debtor	
	C	
	Signature of Joint Debt	or

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:			
	Edward D. Braithwaite		Case No.
			Chapter 7
		Debtor(s)	
	VERIFIC	CATION (OF MAILING MATRIX
	above-named Debtor(s) hereby verifies knowledge.	that the at	tached list of creditors is true and correct to the best of my
Dated	l:	_	
		_	
			Debtor
		_	Joint Debtor

James T. Magee [#1729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

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American Family Insurance c/o Credit Collection Services Two Wells Avenue Newton, MA 02459 Boatpix.com, Inc. c/o NCO Financial Systems 14002 East 21st, #500 Tulsa, OK 74134

Citibank 701 East 60th Street N Sioux Falls, SD 57104 Citibank N.A. c/o Northland Group, Inc. P. O. Box 390905 Minneapolis, MN 55439 Commonwealth Edison c/o Credit Collection Services Two Wells Avenue Newton, MA 02459

Dennis Brightwell MD SC c/o Acct Recovery Svc 5183 Harlem Road Loves Park, IL 61111 Elmhurst Anesthesia c/o Medical Business Bureau 1460 Renaissance Drive Park Ridge, IL 60068

Elmhurst Outpatient Surgery c/o Merchants Credit 223 W Jackson Blvd, #400 Chicago, IL 60606

Elmhurst Outpatient Surgery Ctr 1200 South York Road, #1400 Elmhurst, IL 60126 Fox Lake Fire Protection Dist. c/o Merchants Credit 223 W Jackson Blvd., #400 Chicago, IL 60606 J. A. Heating & Air, Inc. Grayslake, Illinois

Lake County Health Dept. 3010 Grand Avenue Waukegan, IL 60085-2321

McHenry County c/o Arnold Harris 111 West Jackson Blve Chicago, IL 60604 Metro Self Storage -GL c/o Transworld Systems, Inc. 507 Prudential Road Horsham, PA 19044

Moraine Emerg/Pendrick Capital c/o West Asset Management, Inc. P. O. Box 790113

Moraine Emergency Physicians c/o Commonwealth Fin 245 Main Street Dickson City, PA 18519 Moraine Emergency Physicians P. O. Box 37847 Philadelphia, PA 19101-7847

Northwestern Lake Forest ER 75 Remittance Drive, #1951 Chicago, IL 60675

St. Loius, MO 63179-0113

Northwestern Medical Group 26609 Network Place Chicago, IL 60673-1266 Novamed Surgery Ctr-RF c/o Kansas Counselors, Inc. P. O. Box 14765 Shawnee Mission, KS 66285-4765

Oral Maxillofacial Surgeons c/o Choice Recovery 1550 Old Henderson Road Columbus, OH 43220 Real Time Resolutions, inc. P. O. Box 35888 Dallas, TX 75235-0888 Richard J. Nakon & Assoc. 121 East Liberty Street, #3 Wauconda, IL 60084

Santander P. O. Box 961245 Ft Worth, TX 76161 TEC Ambulance Inc. c/o NW Collector 3601 Algonquin Road, #23 Rolling Meadows, IL 60008 Temperature Equipment Corp. c/o Michael Davis Weis P. O. Box 1166 Northbrook, IL 60065

The Hartford c/o RMS P. O. Box 280431 East Hartford, CT 06128-0431 Timm & Garfinkel, LLC Atttorneys at Law 770 Lake Cook Road, #150 Deerfield, IL 60015

Travelers c/o RMS P. O. Box 280431 East hartford, CT 06128-0431 Travelers Indemnity Co. c/o RMS P. O. Box 26446

Michen dridridd APA 2006d

c/o Armor Systems 1700 Kiefer Drive, #1 Zion, IL 60099

Travelers Insurance

Case 15-80357 c/o D'ordiance, Filed 02/13/15
43525 Ridge Para dent

Rd Temecula, CA 92590

Villa Group Entered 02/18/105/14/19/107/ion Desc Main Page 45 of 447/95 Avenida De La

Oceanside, CA 92056

B203 12/94

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United States Bankruptcy Court Northern District of Illinois

	In re Edward D. Braithwaite	Case No
		Chapter7
	Debtor(s)	
	DISCLOSURE OF COMPENSA	ΓΙΟΝ OF ATTORNEY FOR DEBTOR
1.	and that compensation paid to me within one year before	(b), I certify that I am the attorney for the above-named debtor(s) the filing of the petition in bankruptcy, or agreed to be paid to me, for services contemplation of or in connection with the bankruptcy case is as follow s:
	For legal services, I have agreed to accept	\$ 2,000.00
	Prior to the filing of this statement I have received	
	Balance Due	
2.	The source of compensation paid to me was:	*
	☑ Debtor ☐ Other (specify)	
3.	The source of compensation to be paid to me is:	
J .	Debtor Other (specify)	
4. asso	I have not agreed to share the above-disclosed consciates of my law firm.	npensation with any other person unless they are members and
of m		nsation with a other person or persons who are not members or associates f the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspects of the bankruptcy case, including:
	a. Analysis of the debtor's financial situation, and rendering	ng advice to the debtor in determining whether to file a petition in bankruptcy;
	b. Preparation and filing of any petition, schedules, statenc. [Other provisions as needed]	nents of affairs and plan which may be required;
-	on confirmation of written Post-Petition Fee Agreem	ent for payment of balance due, representation of the Debtor at the meeting
of	creditors and confirmation hearing, and any adjourne	d hearings thereof.
6.	By agreement with the debtor(s), the above-disclosed fee	e does not include the following services:
	presentation of the Debtor in adversary proceedings	
		2777721721
		CERTIFICATION
	I certify that the foregoing is a complete statemer debtor(s) in the bankruptcy proceeding.	nt of any agreement or arrangement for payment to me for representation of the
	02/13/2015	/s/ James T Magee
	Date	Signature of Attorney
		Magee Negele & Associates P.C

Name of law firm

RETAINER AGREEMENT

BANKRUPTCY

[Installment Payments Intended for Post-Filing Services To Be Confirmed by Client Request]

Agreement made this 28th day of January, 2015, at Round lake, Illinois between MAGEE, NEGELE & ASSOCIATES, hereinafter referred to as Attorney, and the undersigned, hereinafter referred to as Client.

- 1. Client hereby retains Attorney for filing Chapter 7 Bankruptcy.
- 2. Attorney hereby accepts this employment and, in conjunction with the Client's assistance, the Attorney will prepare the necessary Petition in Bankruptcy, Schedules and Statement of Financial Affairs. Unless and except by separate and subsequent agreement entered into at Client's request after the filing of Client's Bankruptcy Petition, the Attorney will not respond to Creditor inquiries, assist in negotiating Reaffirmation Agreements, attend the First Meeding of Creitors, and assist in providing any documents and documentation requested by the Bankruptcy Trustee. If so requested after filing, Attorney will provide all such services.
- 3. The minimum intended fee to be charged by Attorney for all services before and after the filing of the Bankruptcy Petition is \$2,000.00 plus costs and Court filing fees. Client acknowledges receipt of a listing of possible costs and court fees related to this case.
- 4. Client has deposited with Attorney an amount to be credited toward pre-filing costs. Any balance not expended for costs will be applied toward attorney fees on filing and no further fee will be charged after filing unless requested and confirmed by subsequent agreement.
- 5. If requested after filing, all post-filing services referred to in Paragraph 2, above, will be provided for a fee not to exceed the amount stated in Paragraph 3, above, and may be paid in monthly installments of \$200.00 on the 15th day of each month after the filing of Client's Petition in Bankruptcy.
- 6. The above charges and the proposed subsequent agreement do <u>not</u> include extraordinary matters in the nature of hearings on objections to discharge, defending suits on claims, redemption proceedings or motions avoiding liens and related court costs. The Attorney's charges for work not included in the above will be paid at an hourly rate of \$300.00 for the actual time involved. Client's failure to attend the First Meeting of Creditors, without prior notice to the Attorney will result in an additional charge of \$175.00 for each continued Meeting of Creditors. Amendments to the List of Creditors will be billed at \$10.00 per Creditor plus Court costs for each amended filing.

	ACCEPTED:				
/s/Edward D. B		NEGELE & ASSO	CIATES, P.C.		
Client - Edward	· ·				
<u>B</u>	dy:				
Client - James T.	Magee				